

Air Force Reserve Command

Integrity - Service - Excellence



Entitlements



U.S. AIR FORCE

Overview



- **Economic/Social benefits**
- **Medical/Legal benefits**
- **Protection Benefits**

Integrity - Service - Excellence



U.S. AIR FORCE

Law -vs- Policy



Benefits by law

- **Changed by a law
(SGLI)**

Benefits from USAF

- **Changed by AF
anytime (Stateside
Base Services
Facilities)**



U.S. AIR FORCE

Entitlements



- **Who is covered?**
 - **Participating reservist = Reservist**
 - **Retired Reserve awaiting pay at age 60 = Gray Area Retiree**
 - **Retired with pay at age 60 = Retiree**

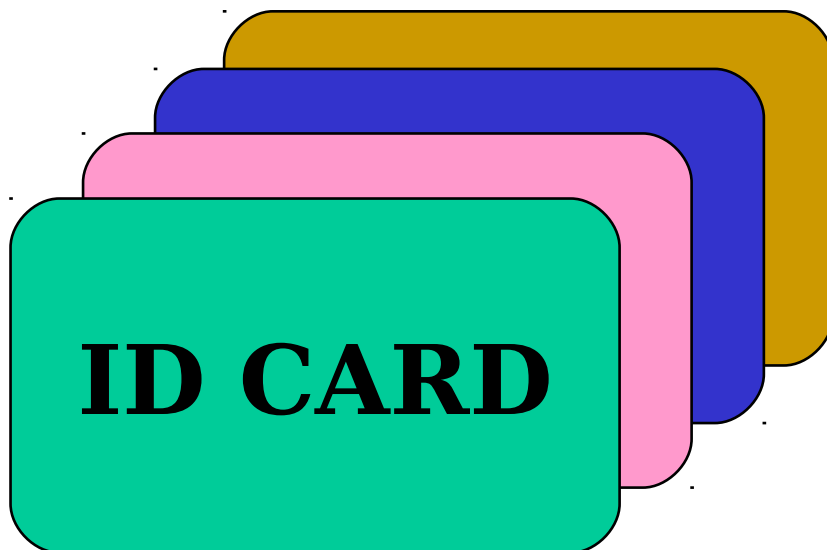


U.S. AIR FORCE

To Be Eligible for Benefits



The sponsor & their eligible family members are required to have a valid military ID card



Integrity - Service - Excellence

Air Force Reserve Command

Integrity - Service - Excellence



***Economic/Soci
al***





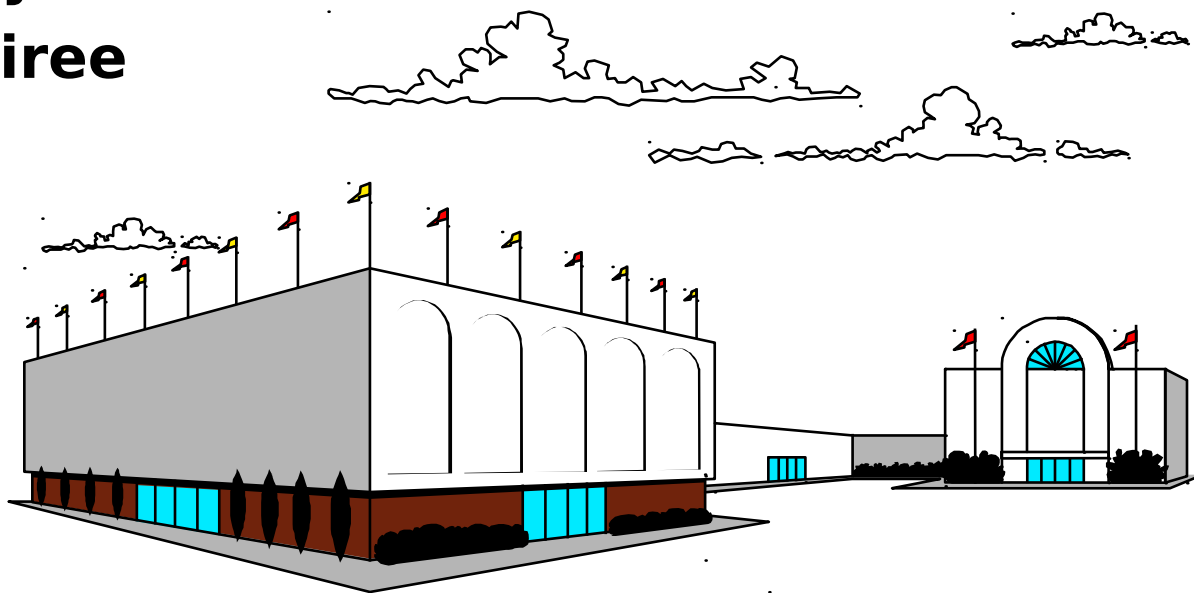
U.S. AIR FORCE

AAFES



■ AAFES Unlimited Usage

- Reservist
- Gray Area Retiree
- Retiree



***Army & Air Force Exchange Services
BX/PX, Service Stations, Class VI Stores and Commissary***

Integrity - Service - Excellence



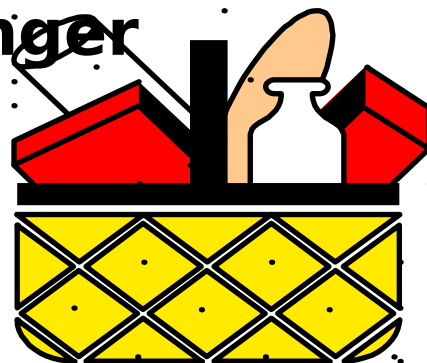
U.S. AIR FORCE

Commissary



RESERVE AND GUARD RECEIVE UNLIMITED COMMISSARY BENEFITS

- **The National Defense Authorization Act for Fiscal Year 2004, authorized unlimited access to commissary stores for all Guard and Reserve members and their dependents**
- **DD Form 2529, DoD Reserve Component Commissary Privilege Card is no longer required**



Integrity - Service - Excellence



U.S. AIR FORCE

Space "A" Travel (Non-duty Status)



- Reserve Member and Gray Area Ret
- U.S. Alaska/Hawaii
- U.S. Possessions



http://public.scott.af.mil/hqamc/SPACEA/24_203.htm

Integrity - Service - Excellence



U.S. AIR FORCE

Space "A" Travel (Continued)



- **Retiree - Receiving Pay**
 - **Member's can fly overseas and CONUS**
 - **Eligible family members may travel overseas, only with retiree**
 - **One year test period 1 April 2003 - 1 April 2004
(This has been extended indefinitely)**
 - **Eligible family members travel includes CONUS during test period and only with retiree**

Integrity - Service - Excellence



U.S. AIR FORCE

Space "A" Travel (Continued)



■ **Reservist**

- **DD Form 1853 available at**
 - **ARPC/DPSPE for IMA members**
 - **Assigned unit for Guard/Reserve members**

■ **Gray Area Retiree**

- **20 Year Letter**

■ **Retiree**

- **Blue ID Card**



Integrity - Service - Excellence

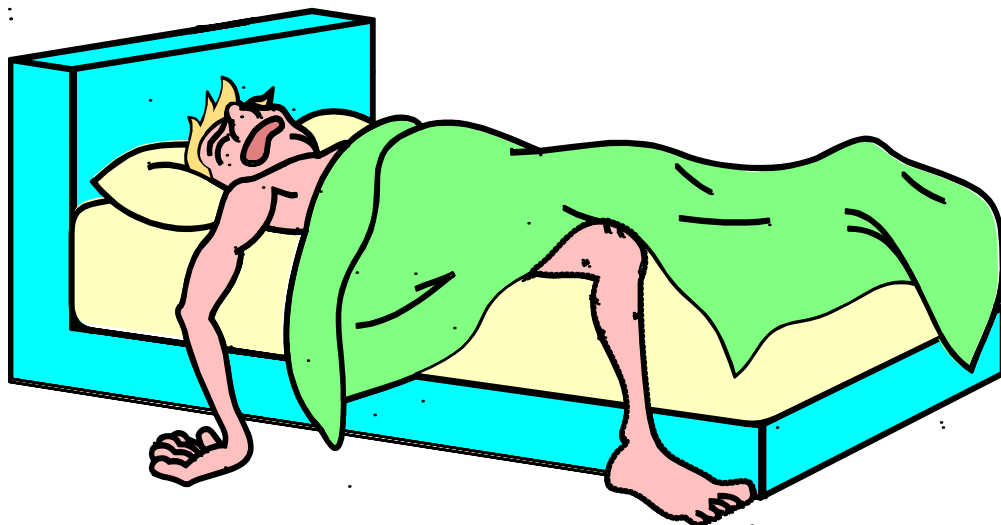


U.S. AIR FORCE

Lodging (Non-Duty Status)



- **Space available to all categories and includes family members**
 - **1-888-AF LODGE**
 - **1-800-NAVY INN**
 - **1-800-GO ARMY 1**

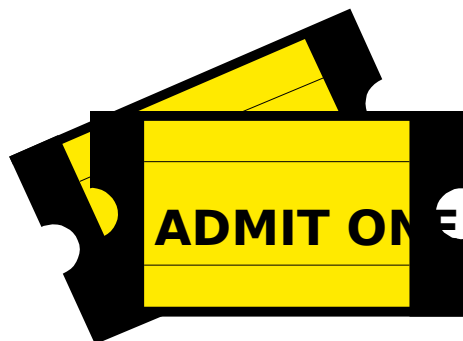


Integrity - Service - Excellence

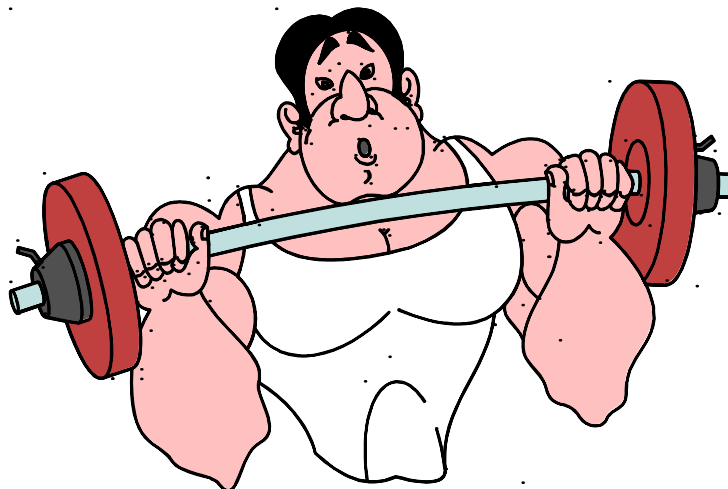


U.S. AIR FORCE

Social



- Theater
- Club membership
- Service facilities
 - Space available
 - Priority listing



Integrity - Service - Excellence



U.S. AIR FORCE

Selected Reserve VA Home Loan



- **Reservist**
- **Gray Area Retiree**
- **Retired**

- **6 years proof of service is required**

Integrity - Service - Excellence



U.S. AIR FORCE

Questions?



Integrity - Service - Excellence

Air Force Reserve Command

Integrity - Service - Excellence



***Medical/Legal
Benefits***



U.S. AIR FORCE

Medical



- **Guard/Reservist**

- **While on duty**

- **Urgent Care**
 - **LOD Required**

- **Gray Area Retiree**

- **None**



- **Retiree**

- **Full-time**
 - **TRICARE**
 - **TRICARE for Life**
 - **Medicare at age 65**
 - **Includes eligible family members**

Integrity - Service - Excellence



U.S. AIR FORCE

TRICARE for Life



-
- **Was effective 1 Oct 2001**
 - **Member has to be eligible for Medicare Part B**
 - **TRICARE will pay what Medicare does not pay for at age 65**

**1-888-TRI-
WEST**

Integrity - Service - Excellence



U.S. AIR FORCE

TRICARE Dental Program



United Concordia *(TDP)*

Effective 1 February 2001

■ Eligibility

- Members of the Guard/Selected Reserve and Individual Ready Reservists with a service commitment of 12 months or more**
- Eligible family members**

Integrity - Service - Excellence



U.S. AIR FORCE

TRICARE Dental Program (TDP) Enrollment



- **Enrollment is for a minimum of 12 months**
- **You may contact United Concordia at 1-888-622-2256 to request enrollment forms**
- **Forms are also available at United Concordia's website at: www.ucci.com**
- **New enrollees must submit payment equal to their portion of one month's premium with the TDP enrollment application**

I n t e g r i t y - S e r v i c e - E x c e l l e n c e



U.S. AIR FORCE



Premiums

as of Feb 04

Member's Monthly Portion of TDP Premiums

Sponsor Only \$9.07

**Single Premium \$22.68
(Sponsor + One Family Member)**

**Family Premium \$56.66
(Sponsor + Two or More Family Members)**

Integrity - Service - Excellence



U.S. AIR FORCE

Billing



-
- **Cost of TDP is shared between the member and his or her parent service with the Government paying 60% of the monthly premium.**
 - **Member's 40% portion of the premium will be paid through automatic monthly payroll deduction**
 - **You are responsible for the full amount of the premium for eligible family members and will be billed directly**

Integrity - Service - Excellence



U.S. AIR FORCE

TRICARE Retiree Dental Plan



(Delta Dental)

- **Retirees (to include gray area) may enroll**
 - **Includes spouses, eligible children, and unremarried surviving spouses**
 - **Family members must be DEERS enrolled, and must keep personal information current**

Toll Free
1-888-838-8737



Integrity - Service - Excellence



U.S. AIR FORCE

TRICARE Retiree Dental Plan



(Continued)

- **Enrollees will pay full premiums for coverage**

- **If receiving retired pay**
 - **Premiums automatically deducted from retired pay**

- **If awaiting pay at age 60**
 - **Premiums billed directly to members from Delta Dental**



U.S. AIR FORCE

TRICARE DEPENDENT OPTICAL ELIGIBILITY



- Dependents are authorized free eye exams every two years
 - You must use a Tricare network optician
 - No co-pay
 - Fully paid by Tricare to the optician
 - No prior authorization needed
-
- Call Tricare at: 800-538-9552

www.tricare.osd.mil/remote



U.S. AIR FORCE

Legal Assistance



- **Wills**
- **Powers of Attorney**
- **Legal Advice**



Integrity - Service - Excellence



U.S. AIR FORCE

Questions?



Integrity - Service - Excellence

Air Force Reserve Command

Integrity - Service - Excellence



Protection Benefits

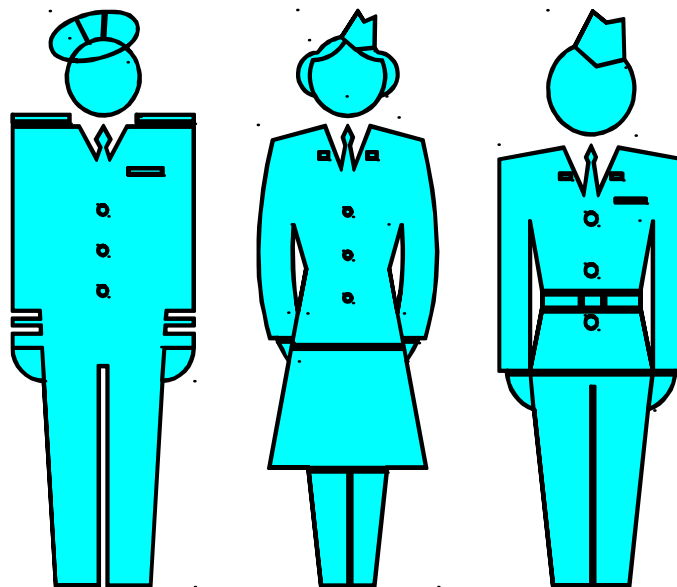


U.S. AIR FORCE

Servicemember's Group Life Insurance (SGLI)



- **Automatic**
- **Affordable**
- **Term Life Insurance**
 - **No cash value**

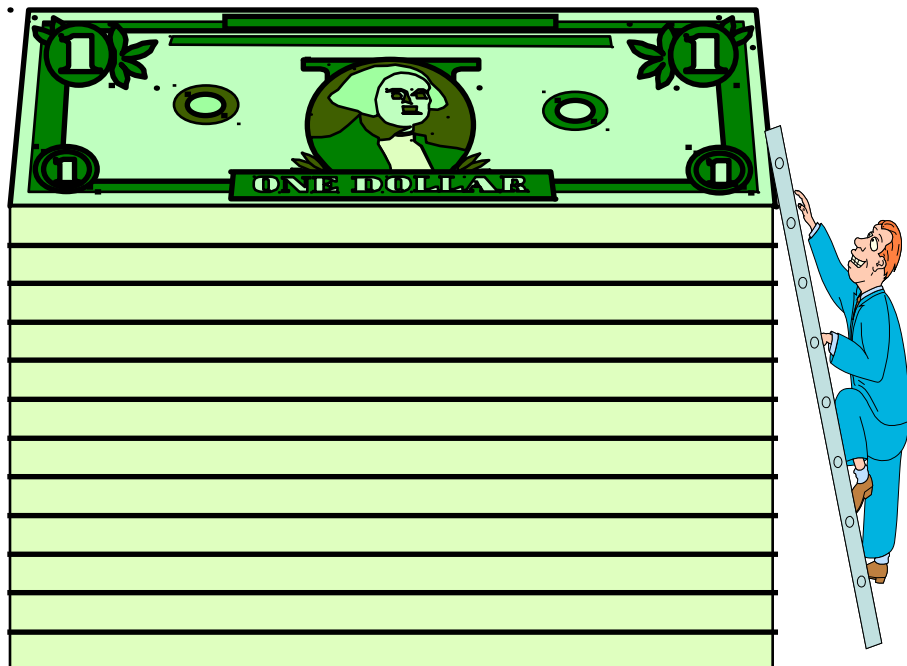


Integrity - Service - Excellence



U.S. AIR FORCE

Servicemember's Group Life Insurance (SGLI)



- **\$10,000 blocks**
- **Maximum \$250,000**
 - **\$16.25 per month**
- **Full-time coverage**
- **On duty or off**

Integrity - Service - Excellence



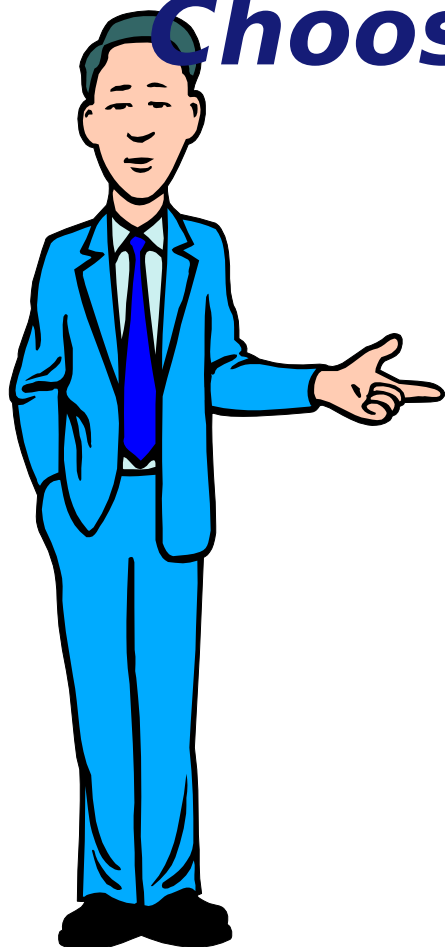
U.S. AIR FORCE

Servicemember's Group Life Insurance (SGLI)



Choosing a Beneficiary

**It is in your
best interest to
name a
beneficiary**



Integrity - Service - Excellence



U.S. AIR FORCE

Veteran's Group Life Insurance (VGLI)



- **Maximum \$250,000**
- **120 days to convert without medical screening**
- **One year with medical screening**
- **5-year term - renewable**

Integrity - Service - Excellence



U.S. AIR FORCE

SGLI/VGLI

Conversion Options



- **SGLI Conversion**
 - **Convert to VGLI or Civilian Insurance**
- **VGLI Conversion**
 - **Convert to Civilian Insurance**



Integrity - Service - Excellence



U.S. AIR FORCE

SGLI

Conversion Procedures



- **Contact Office of SGLI**
 - **Information**
 - **Conversion Form**
 - **List of participating companies**



1-800-419-1473

Integrity - Service - Excellence



U.S. AIR FORCE

SGLI/VGLI

Accelerated Death Benefit



- **Available to terminally ill**
 - **Must be insured under SGLI or VGLI**
 - **Life expectancy of less than 9 months**
 - **Receive up to half of their coverage during their lifetime**
 - **Only the insured can apply for the ADB claim package**

Integrity - Service - Excellence

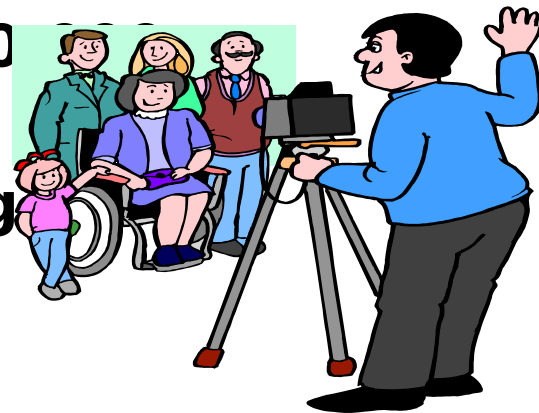


U.S. AIR FORCE

Family Servicemember's Group Life Insurance



- **Automatically covers spouse for \$100,000**
- **Cost is prorated based on spouses age**
- **Accelerated Death Benefit Available**
- **Coverage can be decreased in increments of \$10,000**
- **Not available to members who have declined SGLI**
- **The FSGLI premium allotment starts automatically for any member who has a spouse listed in DEERs (ID Card) data file, including members married to other military members**



I n t e g r i t y - S e r v i c e - E x c e l l e n c e



U.S. AIR FORCE

Family Servicemember's Group Life Insurance



(cont)

- **Children are automatically covered for \$10,000**
- **No cost for children**
- **Children are eligible as long as they are "dependent children"**



Integrity - Service - Excellence

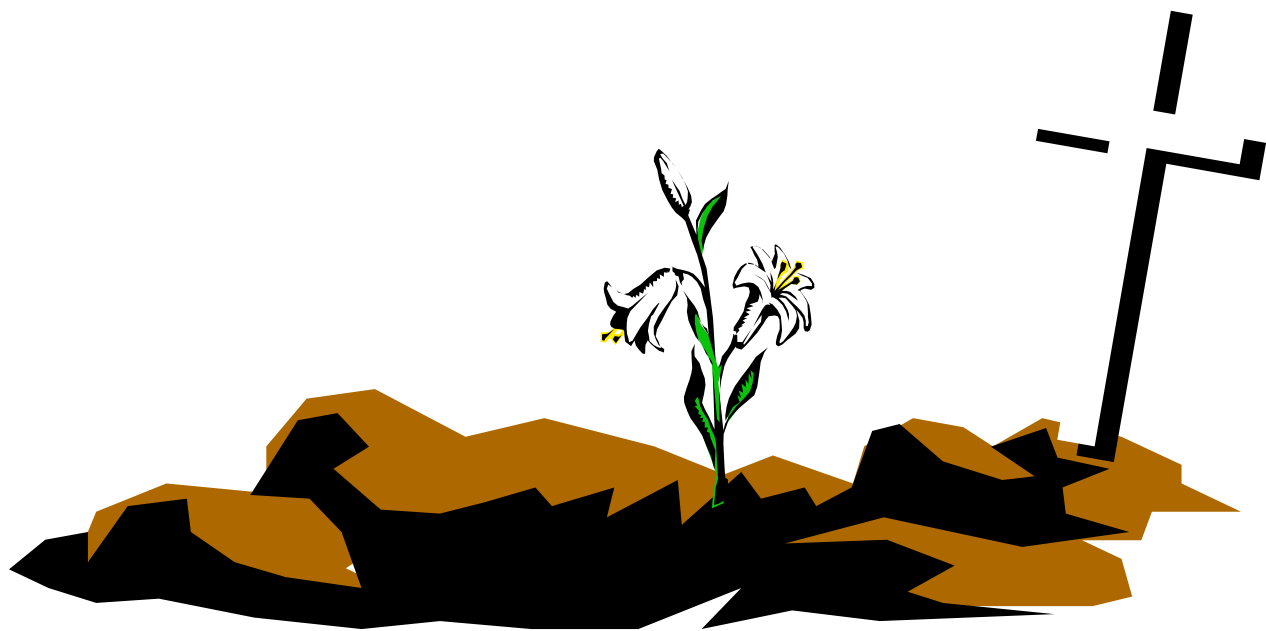


U.S. AIR FORCE

Casualty



- **ARPC helps survivors**
 - **Apply for their military benefits, If any**
 - **Provide them with phone numbers for various other agencies**



Integrity - Service - Excellence



U.S. AIR FORCE

Virtual Record of Emergency Data (vRED)



- **Complete on the Virtual Military Personnel Flight (vMPF)**
 - **You'll need**
 - SSN
 - DOB
 - Pay Date
 - Major Command
 - **This replaced DD Form 93, Record of Emergency Data**
 - **Completion of **vRED** is mandatory for active duty, guard, and reserve members**
-
- **Allows for 24/7 access to their emergency data**



U.S. AIR FORCE

Important Papers



-
- **Birth, Marriage, and Death Certificates**
 - **Divorce Decree**
 - **Will**
 - **Adoption Papers**
 - **DD 214 and/or NGB 22**
 - **Emergency Contact Card**
 - **Retirement Order**
 - **"20 Year Letter"**
 - **Insurance Policies**
 - **POC for Emergencies**
 - **Family Care Form**
 - **Emergency Data Form**
 - **SGLI Form**
-



Integrity - Service - Excellence



U.S. AIR FORCE

VA Benefits



■ Who may be eligible?

- Veteran (defined by VA)
- Retirees (includes gray area)
- Guard/Reservists who die of injury or disease incurred or aggravated while in the line of duty
- Spouses, unremarried surviving spouses, and minor children

■ Eligibility criteria varies with each VA program

- Your eligibility is determined by the VA
- ARPC provides limited guidance only
- Recommend direct contact with the VA

Toll Free 1-800-827-1000

Intelligence <http://www.va.gov>

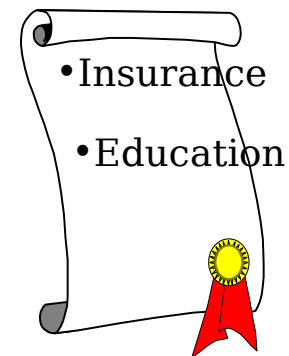


U.S. AIR FORCE

VA Benefits



- **VA offers benefits and services in several areas**
 - **Health, compensation, vocational rehab, insurance, home loans, and education**



Integrity - Service - Excellence



U.S. AIR FORCE

Burial and Memorial Benefits (VA)



■ **Benefits**

- **Gravesite in any 117 national cemeteries**
 - **Includes cremated remains**
- **Government headstone or marker and grave liner**
 - **Includes perpetual care**
- **Presidential Memorial Certificate signed by current President**



Integrity - Service - Excellence



U.S. AIR FORCE

Burial and Memorial Benefits (VA) (Continued)



- **Military funeral honors upon request**
 - **Two or more uniformed persons**
 - **At least one from veteran's parent service**
 - **Burial flag and playing of Taps**

www.militaryfuneralhonors.osd.mil



U.S. AIR FORCE



Uniformed Services Employment and Reemployment Rights Act (USERRA)

Integrity - Service - Excellence



U.S. AIR FORCE

Purpose



-
- **Expands the antidiscrimination protection on the basis of their military obligation to the Reserve and Guard**
 - **Prohibits discrimination on**
 - **Hiring**
 - **Retention**
 - **Promotion**
 - **Minimizes disruption for**
 - **Service members**
 - **Employers**

Integrity - Service - Excellence



U.S. AIR FORCE

Eligibility



-
- **Permanent employment**
 - **Employer notification in advance**
 - **Oral or written**
 - **Length of service**
 - **Absences from a position may not exceed five years cumulative**

Integrity - Service - Excellence



U.S. AIR FORCE

Requirement to Return to Work



■ **Returning to work**

- **30 days or less:** Report to work for your next regularly scheduled shift
- **31 - 180 days:** You must make an application for reemployment within 14 days of service completion
- **181 days or more:** You must make an application for reemployment within 90 days of service completion

■ **Honorable service**

Integrity - Service - Excellence



U.S. AIR FORCE

Entitlements



- **Prompt reemployment**
- **Escalator principle**
 - **Status, seniority, rate of pay attained if continuously employed**
- **Protection against termination**
- **Accommodation for service connected disability**



Integrity - Service - Excellence



U.S. AIR FORCE

Entitlements



-
- **Immediate reinstatement of health plan coverage**
 - **Exclusion of service connected conditions**

 - **Pension/retirement plans**
 - **Treat as if no break in employment has occurred**

Integrity - Service - Excellence



U.S. AIR FORCE

Enforcement



***Office of the Assistant Secretary of Defense
for Reserve Affairs -- National Committee for
Employer Support of the Guard and Reserve***

Contact ESGR Ombudsman

1-800-336-4590

www.esgr.org/userra.html



Integrity - Service - Excellence



U.S. AIR FORCE



Soldiers' and Sailors' Civil Relief Act (SSCRA)

Now - Servicemembers Civil Relief Act of 2003 (SCRA)

Integrity - Service - Excellence



U.S. AIR FORCE

Old - Soldiers' and Sailors' Civil Relief Act (SSCRA)



- **Passed by Congress in 1940**

- **For Active Duty U.S. Armed Forces members**

- **Protection begins on date member**

- enters active duty and terminates upon**

Integrity - Service - Excellence



U.S. AIR FORCE

New - Servicemembers Civil Relief Act of 2003



(SCRA)

- **Signed into law on 19 December 2003**
- **Clarifies some provisions and adds strength to other provisions of the Soldiers and Sailors Civil Relief Act (SSCRA) of 1940**



U.S. AIR FORCE

Servicemembers Civil Relief Act of 2003 (SCRA)



■ Termination of Real Estate Lease Agreements

- Previously, military termination clause in lease needed for post-service termination**
- Now, no clause in lease needed**
- Previously, member ordered to active duty could be liable for 1-2 months rent**
- Now, terminates on date of order**

Integrity - Service - Excellence



U.S. AIR FORCE

Servicemembers Civil Relief Act of 2003 (SCRA)



- **Prevents evictions from leased housing**
 - **Previously, for monthly rent under \$1,200**
 - **Now, for monthly rent under \$2,400**
 - **Reduced Interest Rate (6%)**
 - **Previously, creditors had attempted to skirt around 6% cap**
 - **Now, it is clear all interest in excess of 6% is forgiven and that principle**
-

Integrity - Service - Excellence



U.S. AIR FORCE

Service members Civil Relief Act of 2003 (SCRA)



- **Delays Court Proceedings**
 - **Previously, no specific time frame**
 - **Now, delay for a minimum of 90 days**
- **Possibly Reduces Payment Amount on Auto Leases**
 - **Previously, reduced payment through the Interest Rate Cap**
 - **Now, allows for termination**



U.S. AIR FORCE

Servicemembers Civil Relief Act of 2003 (SCRA)



■ Resources

■ <http://arpc.afrc.af.mil/ja/legasst.htm>

■ Interest Rates on FHA loans

■ www.hud.gov

■ Toll Free (888) 297-8685

■ Contact servicing base legal office



U.S. AIR FORCE

Questions?



Integrity - Service - Excellence